

NEWBRIDGE BANCORP

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1076002	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$1,733	\$1,707	-1.5%		
Loans	\$1,208	\$1,165	-3.6%		
Construction & development	\$89	\$76	-15.4%		
Closed-end 1-4 family residential	\$295	\$287	-2.7%		
Home equity	\$210	\$200	-4.4%		
Credit card	\$8	\$8	-0.5%		
Other consumer	\$6	\$5	-12.9%		
Commercial & Industrial	\$111	\$103	-7.2%		
Commercial real estate	\$428	\$434	1.6%		
Unused commitments	\$277	\$307	11.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$89	\$80	-10.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$242	\$306	26.6%		
Cash & balances due	\$54	\$40	-26.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$45	\$42	-4.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$44	\$40	-7.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,549	\$1,540	-0.6%		
Deposits	\$1,424	\$1,386	-2.6%		
Total other borrowings	\$108	\$134	24.4%		
FHLB advances	\$87	\$113	30.3%		
Equity					
Equity capital at quarter end	\$184	\$168	-9.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.4%	8.8%	--		
Tier 1 risk based capital ratio	13.0%	11.1%	--		
Total risk based capital ratio	14.2%	12.4%	--		
Return on equity ¹	0.0%	11.6%	--		
Return on assets ¹	0.0%	1.1%	--		
Net interest margin ¹	4.4%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	87.1%	151.7%	--		
Loss provision to net charge-offs (qtr)	134.7%	12.6%	--		
Net charge-offs to average loans and leases ¹	1.0%	3.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	10.5%	3.3%	0.6%	2.3%	--
Closed-end 1-4 family residential	4.3%	1.8%	0.1%	0.6%	--
Home equity	0.5%	0.6%	0.3%	0.3%	--
Credit card	0.2%	0.6%	0.7%	1.1%	--
Other consumer	0.6%	4.2%	1.2%	1.7%	--
Commercial & Industrial	0.4%	0.1%	0.7%	0.6%	--
Commercial real estate	2.1%	1.4%	0.2%	1.1%	--
Total loans	2.7%	1.5%	0.3%	0.9%	--